## Case 19-17494-jkf Doc 21 Filed 03/12/20 Entered 03/13/20 00:53:17 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Alan R. Bock Debtor

District/off: 0313-2

Case No. 19-17494-jkf Chapter 7

Date Rcvd: Mar 10, 2020

### **CERTIFICATE OF NOTICE**

Page 1 of 2

Form ID: 309A Total Noticed: 34

User: Lisa

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020. db +Alan R. Bock, 12 Drexel Rd., Hatboro, PA 19040-3421 MISSOURI, 2700 S LORRAINE PL, SIOUX F. PO Box 6189, Sioux Falls, SD 57117-6189 +BANK OF MISSOURI, 14454810 SIOUX FALLS, SD 57106-3657 14433041 +CBNA. +First Access, PO Box 89208, Sioux Falls, SD 57109-9208 14433044 2556 Susquehana rd., roslyn, PA Suite 5000, Mellon Independence, 14433046 +Hillsdale Cemetary, roslyn, PA 19001-4236 14433047 +KML Law Group< PC, 701 Market Street, Philadelphia, PA 19106-1541 14433049 +Midland Credit Management, 350 nCarmino De La Reina, Suite 100, San Diego, CA 92108-3007 PO Box 6577, 14433052 Quicken Loans, Carol Stream, IL 60197-6577 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jadelstein@adelsteinkaliner.com Mar 11 2020 03:01:33 JON M. ADELSTEIN, Suite 210, Huntingdon Valley, PA 19006 3993 Huntingdon Pike, +EDI: FGARYFSEITZ.COM Mar 11 2020 06:58:00 GARY F. SEITZ tr Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113 E-mail/Text: megan.harper@phila.gov Mar 11 2020 03:01:49 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 11 2020 03:01:41 sma Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 11 2020 03:01:45 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 11 2020 03:01:43 United States Trustee, ust Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908 14433039 EDI: TSYS2.COM Mar 11 2020 06:58:00 PO Box 13337, Barclaycard, Philadelphia, PA 19101-3337 14433040 EDI: CAPITALONE.COM Mar 11 2020 06:58:00 Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083 14437813 +EDI: AIS.COM Mar 11 2020 06:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 EDI: CAPITALONE.COM Mar 11 2020 06:58:00 14448667 Capital One N.A, PO BOX 71083, Charlotte NC 28272-1083 +EDI: AIS.COM Mar 11 2020 06:58:00 14447860 Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 EDI: CITICORP.COM Mar 11 2020 06:58:00 14433042 Citibank, P. O. Box 6004, Sioux Falls, SD 57117-6004 E-mail/PDF: creditonebknotifications@resurgent.com Mar 11 2020 03:14:25 14433043 Credit One Bank, P. O. Box 60500, City of Industry, CA 91716-0500 EDI: AMINFOFP.COM Mar 11 2020 06:58:00 First Pre 14433045 First Premier Bank, P. O. Box 5524, Sioux Falls, SD 57117-5524 EDI: JEFFERSONCAP.COM Mar 11 2020 06:58:00 14458923 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 14462908 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 11 2020 03:14:26 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 14442511 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 11 2020 03:14:17 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 11 2020 03:14:17 14433048 PO Box 5000, Draper, UT 84020-5000 Merrick Bank Corporation, Customer Service, 14433051 EDI: PRA.COM Mar 11 2020 06:58:00 Portfolio Recovery Assoc, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962 EDI: PRA.COM Mar 11 2020 06:58:00 14449114 Portfolio Recovery Associates, LLC, POB 12914. Norfolk VA 23541 EDI: PRA.COM Mar 11 2020 06:58:00 14448799 Portfolio Recovery Associates, LLC, POB 41067. Norfolk VA 23541 14433050 EDI: RMSC.COM Mar 11 2020 06:58:00 Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202 14458215 +EDI: JEFFERSONCAP.COM Mar 11 2020 06:58:00 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 11 2020 03:01:45 14441481 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 14433053 +E-mail/Text: bankruptcy@pinnaclerecovery.com Mar 11 2020 03:01:51 Sea Scape Beach & Golf Villa, C/O Pinnacle Rercovery, Inc., PO Box 130848, Carlsbad, CA 92013-0848 +EDI: RMSC.COM Mar 11 2020 06:58:00 14461779 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

# Case 19-17494-jkf Doc 21 Filed 03/12/20 Entered 03/13/20 00:53:17 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: Lisa Page 2 of 2 Date Rcvd: Mar 10, 2020 Form ID: 309A Total Noticed: 34

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2020 at the address(es) listed below:

JON M. ADELSTEIN on behalf of Debtor Alan R. Bock jadelstein@adelsteinkaliner.com, jsbamford@adelsteinkaliner.com

REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

### Case 19-17494-jkf Doc 21 Filed 03/12/20 Entered 03/13/20 00:53:17 Desc Imaged

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|---------------------------------|--|--|--|
| Information                     | to identify the case:                            | 3  |  |
| Debtor 1                        | Alan R. Bock                                     | Social Security number or ITIN xxx-xx-4763 |  |
|                                 | First Name Middle Name Last Name                 | EIN  |  |
| Debtor 2<br>(Spouse, if filing) | First Name Middle Name Last Name                 | Social Security number or ITIN             |  |
|                                 | That raine made raine Last raine                 | EIN  |  |
| United States B                 | ankruptcy Court Eastern District of Pennsylvania | Date case filed in chapter 13 12/2/19      |  |
| Case number:                    | 19–17494–jkf                                     | Date case converted to chapter 7 3/6/20    |  |

### Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| WILLI | the court.                                   |  |   |
|-------|--|--|---|
|       |  | About Debtor 1:  | About Debtor 2:   |
| 1.    | Debtor's full name                           | Alan R. Bock   |   |
| 2.    | All other names used in the last 8 years     |  |   |
| 3.    | Address                                      | 12 Drexel Rd.<br>Hatboro, PA 19040   |   |
| 4.    | <b>Debtor's attorney</b><br>Name and address | JON M. ADELSTEIN<br>3993 Huntingdon Pike<br>Suite 210<br>Huntingdon Valley, PA 19006   | Contact phone (215) 230–4250 Email: jadelstein@adelsteinkaliner.com |
| 5.    | Bankruptcy trustee<br>Name and address       | GARY F. SEITZ<br>Gellert Scali Busenkell & Brown LLC<br>8 Penn Center<br>1628 John F. Kennedy Blvd<br>Suite 1901<br>Philadelphia, PA 19103 | Contact phone 215–238–0011 Email: gseitz@gsbblaw.com                |

For more information, see page 2 >

12/15

# Case 19-17494-jkf Doc 21 Filed 03/12/20 Entered 03/13/20 00:53:17 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Alan R. Bock Case number 19–17494–jkf

| Documents in this case may be filed at this eaderders. You may inspect all records filed in this case at this office or online at www.pacer.gov.  7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend, creditors may attend, but are not required to do so.  8. Presumption of abuse  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.  9. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  File by the deadline to object to discharge or challenge whether certain debts are dischargealler.  File by the deadline to be presumption of abuse. If more computed the presumption by showing special circumstances.  File by the deadline to object to discharge or challenge whether certain debts are dischargealler.  File by the deadline to object to discharge or challenge whether certain debts are dischargealler.  File by the deadline to object to discharge or challenge whether certain debts are dischargealler.  File by the deadline to object to discharge or challenge whether certain debts are dischargealler.  File by unust file a complaint:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 522(a)(2), (4), or (6).  You must file a motion:  • if you want to have a debt excepted from discharge under 11 U.S.C. § 52(a)(a) or (9).  Peadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  No property appears to be available to pay creditors. Therefore, prorof of claim now. If it later appears that assets are available to proof of claim of the deadlines.  If you are a creditor receiving a notice mailed to a foreign address afking the court to ext |   |   |   |                         |  |
|--|---|---|---|-------------------------|--|
| 7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  8. Presumption of abuse if the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 1 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.  9. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  File by the deadline to object to discharge or to challenge whether certain debts are discharge and increase a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2), in through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a complaint:  • if you assert that the discharge should be denied under § 727(a)(8) or (9).  Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  No property appears to be available to pay creditors. Therefore, p proof of claim now. If it later appears that assets are available to proof of claim now. If it later appears that assets are available to proof of claim now. If it later appears that assets are available to a foreign address asking the court to extend the deadlines in this notice. Consult an asking the court to extend the deadlines in this notice. Consult an asking the court to extend the deadlines in this notice. Consult an   | hia Office 8:30 A.M. to<br>Reading Office 8:00<br>30 P.M.   | PA 19107 5  | Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at                 |                         |  |
| 7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors must attend to do so.  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  Presumption of abuse  Insufficient information has been filed to date to permit the clerk to determination concerning the presumption of abuse. If more comp when filed, shows that the presumption has arisen, creditors will be presumption by showing special circumstances.  Pleadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  File by the deadline to object to discharge or to challenge whether certain debts are discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a) (2) through (7), or  Filing deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  Please do not file a proof of claim unless you receive a notice to do so.  The creditors with a foreign address a sking the court to extend the deadlines in this notice. Consult an aking the court to extend the deadlines in this notice. Consult an aking the court to extend the deadlines in this notice. Consult an aking the court to extend the deadlines in this notice.  | hone (215)408–2800  | (   |   |                         |  |
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| atter date. If so, the date will be on the court philadelphia, attend, but are not required to do so.  8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.  9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:  File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:  You must file a complaint:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or or or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you asse |   | nt 04:30 PM   | Meeting of creditors  | 7.                      |  |
| determination concerning the presumption of abuse. If more company have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.  9. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  You must file a complaint:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or  • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the discharge should be denied under § 727(a)(8) or (9).  Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  Please do not file a proof of claim unless you receive a notice to do so.  If you are a creditor receiving a notice mailed to a foreign address asking the court to extend the deadlines in this notice. Consult an  | et Street, Suite 304A,<br>bhia, PA 19107  |   | questioned under oath. In a joint case,<br>both spouses must attend. Creditors may  |                         |  |
| when filed, shows that the presumption has arisen, creditors will be may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.  9. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:  You must file a complaint:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or  • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the discharge should be denied under § 727(a)(8) or (9).  Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  No property appears to be available to pay creditors. Therefore, pproof of claim now. If it later appears that assets are available to pyroof of claim now. If it later appears that assets are available to purch deadline.  If you are a creditor receiving a notice mailed to a foreign address asking the court to extend the deadlines in this notice. Consult an   | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.                               |   | Presumption of abuse  | 8.                      |  |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  You must file a complaint:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or  • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).  You must file a motion:  • if you assert that the discharge should be denied under § 727(a)(8) or (9).  Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  Filing deadline conclusion of the proof of claim unless you receive a notice to do so.  No property appears to be available to pay creditors. Therefore, proof of claim now. If it later appears that assets are available to proof of claim you another notice telling you that you may file a proof of deadline.   |   |   | may have the right to file a motion to<br>dismiss the case under 11 U.S.C. §<br>707(b). Debtors may rebut the<br>oresumption by showing special |                         |  |
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| if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or  if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).  You must file a motion:  if you assert that the discharge should be denied under § 727(a)(8) or (9).  Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  No property appears to be available to pay creditors. Therefore, proof of claim now. If it later appears that assets are available to pull send you another notice telling you that you may file a proof of deadline.  If you are a creditor receiving a notice mailed to a foreign address asking the court to extend the deadlines in this notice. Consult an  |   |   | hese documents and any required filing  |                         |  |
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| Please do not file a proof of claim unless you receive a notice to do so.  will send you another notice telling you that you may file a proof o deadline.  11. Creditors with a foreign address asking the court to extend the deadlines in this notice. Consult an  | No property appears to be available to pay creditors. Therefore, please do not file a   |   |   | 10.                     |  |
| aśking the court to extend the deadlines in this notice. Consult an  | of of claim and stating the   | ess will send you another notice telling you that you may file a proof of claim and stating |   |                         |  |
|  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. |   |   | 11.                     |  |
| not be sold and distributed to creditors. Debtors must file a list of pexempt. You may inspect that list at the bankruptcy clerk's office on www.pacer.gov. If you believe that the law does not authorize an  |   |   |   | not<br>exe<br>ww<br>det |  |